ECONOMIC EMPOWERMENT OF WOMEN IN RURAL AND URBAN AREAS: A COMPARATIVE STUDY IN DAKSHINA KANNADA DISTRICT.

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Introduction

Nature of the development is decided by the availability of resources and their utilization pattern, nature of utilization of resources is determined by the technology, institutional framework and socio-cultural base. However, in managing the utilization of resources, human resources being in the centre of utilization of all other resources play a crucial role. However, human development has become a major area of discussion in the development discussions. Further human resource development denotes difficulty in the developed and developing countries. In a backward region, HRD needs a different way to understand and requires different programmes to empower them.

Just as bird cannot fly with one wing, a nation cannot march towards progress if the women are left behind. Women play a key role in the success of nation .This realization brings women to the centre stage of the developmental efforts (Naik et al.2005).

Though women perform different roles like reproduction (only women) house hold (house work, food preparation, child caring etc) and productive (income generating activities), women continue to be mainly responsible for 'care economy'. It is said that unpaid work of these women comes to around half of world's GNP. But these income statistics are not entering the national accounts. Thus, women are considered as invisible workers. But women have qualities like sacrificing, time consciousness, aesthetic and civic sense, and willingness to take responsibilities, habit of thrift and savings and good managerial abilities (Rao 2004).

In no country women are treated on par with men and they are usually treated in a biased. Integrating women with development process is of vital importance for the chances of economic success (Boserup 1970). The overall development efforts suffer if the potential of female labour force are neglected. Since the productive use of human resources (male and female) is the key factor in the development, much more attention should be given to the role of women in development. The situation in India is not different from the world's scenario. Women in India have been deprived of equal education, equal employment, equal pay and equal status with men, robbed of dignity, pride and self worth. They see themselves as prisoners doomed to obedience and

conformity, to find release and freedom only in death. Yet, women's contribution to national development is crucial their emancipation is essential for the economic development and social progress of the nation (Manish Gangwar et al.2008). Indian women are generally viewed as economic burden and the contributions they make to their families are overlooked. Therefore, work participation rate is considered as the only suitable measure of economic role of women in the society. The situation in India is not different from the world's scenario. Indian women are generally viewed as economic burden and the contributions they make to their families are overlooked. Therefore, work participation rate is considered as the only suitable measure of economic role of women in the society. In India though there has been a slight increase in the female work participation rate from 19.7 per cent in 1981 to 25.7 per cent in 2001, it is still much lower than the male work participation rate in both urban and rural areas.

Moreover, the occupational distribution of women indicates the gender segregation of task and the underlying reality of high illiteracy among female workers which consigns them to low paid and unskilled jobs compared to males.

The employment of women is highest i.e. 36.0 per cent of total employment in agriculture and allied activities (Quarterly employment review, April-June 2000, Government of India). This is followed by the service sector where women constitute 19.07 per cent of the total employment. In the industry sector which consists of mining and quarrying, manufacturing, electricity, gas and water and construction, women comprise only 12.42 per cent of the total employed. In the informal or unorganized sector women constitute 90.0 percent of the total workers (80.0 per cent and engaged in agriculture and allied activities and 10.0 per cent in other activities). Moreover, unskilled workers constitute 90.0 per cent of rural and 70.0 per cent of urban women workers. All poor women especially those below the poverty line have to perform domestic duties & also supplement the family income. Since they are unskilled, they do not have any Principal occupation. They are subjected to economic exploitation with low and discriminatory wages (Mishra 1996).

Women must be recognized as a power in the developmental process (Devadas 1990) and should be actively involved in it. A number of research findings indicate that women are the disadvantage gender in both rural and urban areas of the country (Chen

1993, Agarwal 1994). Women's lack of access to credit, training, shelter and services, education and to decision making positions prevent them from improving their living conditions and participating in formal and informal social organizations (Mazumdar 1987).

The participation of women in income generating activities for the family has been increasing over the time. Female work participation not only increases their family income but also brings economic independence among women in the house hold. This helps them to participate more effectively in intra-household decision-making and have better access to information. Moreover where women are economically active, female children are perceived as potential wage earners and they receive a higher share of household resources than where women are economically unproductive. But, female work participation alone cannot ensure true economic empowerment as the ownership of resources may still lie in the hands of the male members. Thus, female work participation is a necessary condition but not a sufficient condition for economic empowerment of women. Economic empowerment of women is possible only when women have full autonomy to spend their income and also control over resources (Arundhati Chattopadhyay).

The year 1975 was declared as 'year of women' by the United Nations. Since then there is increased concerned about women and their empowerment. In 2003 UNDP's Human Development Report which speaks about millennium development goals enlist eight goals out of which the third goal to be achieved is gender equity and empowerment of women .Women empowerment is global issue which has gained momentum in recent decades. In India beside ratification of international conventions there are provisions in the constitution and several legislative acts have been passed to ensure women empowerment. It however appears that on this front the situation on ground is far from satisfactory.

Women as an independent target group account for 495.74 million and represent 48.3 per cent of the country's population as per 2001 censes. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long term development it is necessary to facilitate their empowerment. In

many developing countries including India women have much less access to education, job income and power than men. Even after five and half decades of planned development Indian women except a privileged minority have not achieved expected success in the mainstream of life. If we don't improve the status and role of women our country will be unable to have a competitive edge over others. The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But because of centuries of exploitation and subjugation Indian women have remained at the receiving end. In this context, in order to provide a big push; institutional support is necessary to empower Indian women in general and rural women in particular.

Empowerment concept

Empowerment is the process of enabling or authorizing an individual to think, behave, and take action and control work in an autonomous way. It is the state of feelings of self-empowered to take control of one's own destiny. It includes both controls over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, values and attitudes) (Batliwala, 1994).

Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment is a process having personal, economic, social and political dimensions with personal empowerment being the core of empowerment process. It is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological, psychological, economic spheres and at various levels, such as individual, group and community and challenges our assumptions about status quo, asymmetrical power relationship and social dynamics. The World Bank defines empowerment as follows,

"The process of increasing the capacity of individuals or groups to make choices and to transform that choice into desired actions and outcomes. Central to this process is actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets." Thus, empowerment is multi-dimensional and refers to the expansion of freedom

of choice and action in all spheres Social political and economical) to shape one's life. It also implies control over resources and decisions. For women such freedom is often curtailed due to the gender inequality in the household as well as in the society. Thus, empowerment of women requires a set of assets and capabilities at the individual level (such as health education and employment) and at the collective level (for instance the ability to organize and to take action to solve their problems.). Empowerment is a process and is not therefore something that can be given to people. The process of empowerment is both individual and collective since it is through involvement in groups that people often begin to develop their awareness and bring about change

Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. In short empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and to transformative action (Sachchidananda and Niraj Kumar 2006).

Power is the key word of the term empowerment, which control over material assets, intellectual resources and ideology. According to the Random Hare Dictionary, empowerment comes from the term "empower" which means "to give power or authority" and to enable or permit.

Women 'as empowerment has manifold meaning like having control over ones life (Overholt et al. 1985, Korten 1986, Samar singhe 1993). Power in general (Peggy 1989, Batliwala 1994, UNDP 1994, Carr et al.1996) economic independence of rural women (International Labour Organization 1984, Anker and Bordrove 1985, Bhai 1986), group action (Sultana 1980, Kabir 1992, Banergee1995), self perception of rural women (Ruth 1080, Agnihotri 1990, Sethalakshmi and Jothimani 1994) etc .A review of all these definitions suggested that empowerment is a multifaceted concept of women's life.

The majority of women do not own either formally of functionally the major assets of the household and few peruse themselves as to independently liquidate the assets in time of crisis. Women are engaged in not only an number of productive activities as men but even slightly more in terms of average number of activities per capital, about 2/3 of women work is remunerated. Although all women are engaged in productive activity of some kind, only ¾ earns income from this in their own hands. Women participation is more in home based occupations, which can be combined with

their domestic responsibilities. Very few women feel that they can change their occupation or go out and start earning without some one else sanction particularly either the husband or the parents. Women take greater responsibility for saving out of their income and economic empowerment is at progressive attainment (Ramanjaneyulu 2006).

. A review of all these definitions suggests that empowerment is a multifaceted concept that extends to the economic, social, cultural and political and psychological aspects of women's life. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rapp port (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. Zimmerman (1984) has stated that Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. In recent, empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Zimmerman (1984) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment.

A common understanding of empowerment is necessary, however, to allow us to know empowerment when we see it in people with whom we are working, and for program evaluation. According to Bailey (1992), how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved.

As a general definition, however, we suggest that empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important.

`We suggest that three components of our definition are basic to any understanding of empowerment. Empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as

individual, group, and community. Empowerment, by definition, is a social process, since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey, one that develops as we work through it. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant. In addition, one important implication of this definition of empowerment is that the individual and community are fundamentally connected.

Economic empowerment

The economic empowerment refers to improving women's control over material resources and strengthening women's economic security, participation in formal economic activities on terms and conditions which reflect the productive capacity of women, and their control over their own incomes are some of the important dimensions of economic empowerment (ESCAP 1999). Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

Rural/Urban differences in India

There is widespread feeling that women in our society particularly the rural women are discriminated in all the sphere of life. It has been observed that the inferior status of women is established right from the birth. Further, there are substantial disparities in education, employment on the basis of gender and such disparities are more deep rooted in rural areas than urban areas (Mittal 1995). Theoretically the constitution of India has explicitly conferred on women's equal rights and opportunities in the political, social, education and employment sphere. But as observed in the human development report 1997 there is wide ranging social prejudices which often results in fewer opportunities for women. For The National Prospective Plan for women 1988 to 2000AD, observed that there is a continued inequality and vulnerability of women in all sectors-education, social, political, educational, health care, nutrition and legal. It is observed that these discriminations against women abuses systematically excluded them from participatory growth. Therefore, changing role of rural women is considered to be

essential for ensuring their participation in the growth of economy and thereby accelerating the growth process (Danber et al 1981).

Poor families generally follow a strategy of inequality in allocation of resources with preference for those members who are deemed capable of supporting the family in future. Gender inequity within the family in allocation of resources in the sphere of education is reflected by a wide gap in the literacy rate between male and female .While scares resources are preferentially allocated to men and boys in the families' time consuming tasks and responsibilities on the other hand are more often allocated to women and girls. The inequity in resource allocation is extended beyond the household to the society even in the provision of job opportunities.

The labour market is not neutral to men and women. Gender inequalities exist almost all the sectors. The division of labour is highly sex based .operations which fetch high wages are male dominated whereas work which bring lower wages are earmarked for women (SEWA 1981),The major causes of differential income are reservation of better opportunities of empowerment to men, discriminatory wages and exploitation through policy prerogative and unduly long working hours for women (Devi 1989). Major problems of women are seen as lack of mobility among women, the irregular and inadequate employment opportunities near their homes, traditional classification of some jobs, which put them in a lower status and low remuneration as feminine and large number of job seekers for few jobs for low wage rates of women (Seth 1975).

An increase in the women's earning is considered essential to change the scenario of rural economy, bringing a qualitative improvement in the living standard of rural households and to improve their status. Because women's economic position is weak both within the family and outside and since they are more as liabilities than assets, they are unable to assert themselves or demand a just share of resources in their household as well as in the community. To help women to attain economic independence is the first step towards the change of mindset in the direction of gender equity Women have to involve themselves and this is basically a change in the attitude among the rural women besides their capacity to earn.

Entering in to entrepreneurship independently could bring the desired change in attitude among the rural women make them conscious of their oppression and induce

them to take initiative and seize the opportunities. In this changing scenario, micro enterprises in rural sector which have vast and unexplored potentials covering wide range of activities, including food stuffs and beverages based goods hold promise for betterment of economic position of women in general and rural women in particular.

The lacuna is partly due to the neglect of the government in addressing the real problems of the masses and partly due to the absence of credible Non-Government Organization (NGOs) and other private sector initiative devoted to the development of the rural poor. Greater co-ordination between government initiative and NGOs participation is needed. Experiences of many developing countries shows that the government alone cannot address the manifold problems of rural masses and any sustainable successes has resulted only when the government initiative struck partnership with local voluntary organizations with mission and commitment. Hence, even for women's empowerment, there can be two major approaches – (i) Governmental and (ii) Non-government

Review of Literature

Research studies pertaining to women empowerment has taken several dimensions in the recent years. According to Carr et.al (1996) economic empowerment is seen as a change or material gain plus increased bargaining power or structural change which enables women to secure economic gains on an ongoing and sustained basis. In the south Asian context, women empowerment cannot come out about organizing. There are several reasons for this: women can pool what little resources they have, they pool their savings as a means of acquiring credit, and they pool their labour to under take income generating activities, which would be difficult to do on individual basis. Women's group acts as collateral for the loans availed by individual women, who would otherwise have been denied access to credit.

For Pandian (2002) economic empowerment is the initial aspect of women development .Economic empowerment means greater access to financial resources inside and outside the household ,reducing vulnerability of poor women to crises situation like famine ,flood, drought and significant increased in women's income Economic empowerment gives women the power to retain income and use it at her

discretion. It provides equal access and control over various resources at the household level and outside.

Economic empowerment refers to access to financial resources decrease of vulnerability of women during crises situation, eliminating the dependency on money lenders, Increase in the income of women and the freedom to use that income, fix self reliance and ownership of income generating assets .Two major components of empowerment are taking place here i e power to decision making and access to resources .It also refers to the extent of meeting the emergency needs with the credit. It helps them to redeem the self pride; at least they do not have to go begging to the money lender.

Based on National policy for empowerment of women (2010) Economic empowerment of women refers to ensuring provision of training, employment and income generation activities with the ultimate objective of making all women economically independent and self reliant through organizing women in to Self Help Groups, training in self employment and increasing access to credit for consumption and production, the establishment of new and strengthening of existing micro credit mechanism and micro finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below the poverty line have easy access to credit.

According to Goel, (2004) economic empowerment is to ensure provision of training, promoting of income generation activities with both forward and backward linkages with ultimate objective of making women economic independent and self reliant.

Within the framework of Micro finance, the hypothesis regarding (Mayox, 1999) is as follow It is hypothesized that greater access to women to micro credit could increase their income and increase their control on income and resources. Economic empowerment is about women's access to the savings and credit. When women control decision regarding saving and credit, they will optimize their own and household welfare. The investment in women economic activity will improve employment opportunity for women thus have a "trickledown' and out" effect. The financial sustainability and feminist empowerment paradigms emphasized women's own income generation

activities .In the poverty alleviation paradigm, the emphasis is more on increasing income at the household level and the use of loans for consumption In the feminist empowerment paradigm ,individual economic empowerment is seen as dependent on social and political empowerment .

Underscoring the importance of economic empowerment in the overall empowerment of women, Vishwanathan (1997) opines that once economic empowerment is achieved it would have major implications on the over all empowerment of women. Intra family relationship and work culture will change resulting in social empowerment and equitable participation of women in decisions concerning the family.

Batliwala's economic empowerment approach attributes women's subordination to lack of economic power. She discusses the process of economic empowerment through the organization around saving, credit, income generation. In the long women's frame work of empowerment, she depends on the access to resources as the second level of empowerment. She highlights the important of access to productive resources and credit in the process of empowerment. To understand various components of empowerment the level of attainment of economic empowerment and the indicators used to understand economic empowerment of women are access to saving, saving to credit and income generation

Highlighting the importance of saving by groups, a report by Action Aid India states, "periodic savings and credit at the group level provides a very simple but powerful mechanism to enable groups to initiate, manage, control, finally own their own institution nurtured around local and credit (Action Aid India,1999).

Bhatt (1998) discusses the role of the saving in empowerment stating that saving have an important impact on the lives of the women as they ensure financial discipline and result in improved repayment rates, they expand the total pool of resources available to the poorest and saving also become a form of social security in times of crisis. Pandey (2003) points out that savings generated by the individual members are the assets of the community organization and that is the first step towards self reliance. Women control over her income and saving is an indicator of the instant of control that she has over her life .Women's access to saving and credit gives them a greater economical role in the decision making through their decision about saving and credit .Whenever women

control decision regarding credit and saving they will optimize their own and the household welfare .The investment in women's economic activities will improve employment opportunities for women and thus have a "trickle down and out effect. In a typical patriarchal context women's control over income and earnings are severely constrained, as they bear disproportionately greater burden of household survival, in poor working households. This lack of control exacerbates their burden (standing 1991).

Whether woman married or unmarried they still feel that their earnings should be of help to other family members (Rao and Hussain 1991) in their study of garment workers found that 60.0 per cent of the married women gave their salary earnings to their husbands or their mother in laws. Thus the family hierarchy was not disturbed even though the women were major earners (Benerjee 1983) the author concludes that employment by itself does not change women's status. It does not give them more control in the family nor does the wage provide for independent life .It is also found that in some regions where husband and wife are employed together or family members together, then the cash is handed over to the male (Desai and Krishnaraj 1987). Dabla (1997) in his study of working women in Kashmir states that women despite earning salary always remained dependent on their husbands and in some cases even in emergency they could to be shifted to last not use their money. Although the income earning and savings are the important criteria for analyzing economic status of women, it is important to under stand the way this money is spent.

In short we can say that empowerment of women is an essential starting point and a continuing process for realizing the ideas of liberalization and Women have always been at work, only the definitions of work, only the definition of work and workplace have not been realistic enough to include their contribution to the economy and society. The purpose of selecting this topic for study is to highlight the contribution made by women both in rural and urban areas and strengthening their integration & empowerment to economic development.

Economic independence of women

Income earned by the women from various income generating activities. economic independence means not only being a wage earner but also having control over the expenditure pattern and the available resources The economic empowerment through

savings, access to public finance, internal lending for income generation has provided a strong base for women to acquire bargaining power within their own communities as well as with the Government Services. The very fact that they were able to come together, reflect, plan and implement programmes that are supportive to each other as well as for the well being of the entire community has given them enormous confidence in getting to participate in the mainstream decision making processes.

While financial resources are important determinants of the people's well being, the lack of access to it could adversely impact their capabilities to access basic needs. Economic independence to women is essential for the development of nation and emancipation of a women's status Irrespective of the type of the activity and level of income, women's full control over their personal earnings is rare. However widows, divorced and abandoned women hold relatively more control over their income than others. In most cases women living with husbands have partial control over their income, and in some cases have no control at all. (Gulshan Ara, Reazul Ahsan ,and Mahmud Chowdhry). When a woman attains economical independence she naturally becomes the mistress of her own body and author of her own decisions Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. How empowerment is understood varies among these perspectives

Ownerships of income yielding Assets :

In order to assess the ownership of income yielding assets of women the following issues will be taken into consideration, ownership of land (agricultural and non agriculture), ownership of house /plot/shops, machines, gold ornaments, invested money etc. Women's capabilities to access to land and other property empower them economically as well as socially. Gender equality in this results in increased destitution, poverty, unequal status of women's autonomy and decision making process in the household (Agarwal 1994).Gender inequality in the dimension would enhance women's autonomy increases their bargaining power and social respect (Ibid)

This capability can be defined as women's capability to have the command over land and other resources relative to men. According to Agarwal (1994) the gender equality leads to women to achieve economic security, In addition to which they will gain

greater bargaining power within the house in the wider society, better treatment in the household and reduces the violence against women (Ibid).Despite this high level of Involvement in agricultural production, rural women in Karnataka own only about 10.0 per cent of rural household landholdings, either individually or jointly with their husbands. Also, a large group of women live in households that own that own absolutely no land. Another 24.8 per cent of rural women live in households that own less than 0.2 hectares of land. It gives them with no legal right to participate in the decision to sell or mortgage such land.

Women outside a traditional household, such as women who are separated, divorced or widowed (especially those without sons); often completely lose access to land. In Karnataka, 9.5 per cent of the total population of women is widowed and 18.3 pre cents of women who have been married are now widowed. Karnataka has implemented some land reform measures to benefit insecure tenants and other landless or near-landless households.

Women entrepreneurship

The study of women as an entrepreneur is of crucial importance because the economic role that women play cannot isolate from their total wellbeing. In India women constitute 50.0 per cent of the population but their participation in economic activity is only 34.0 per cent. During the last three decades, the position of women has been developed as a result of industrial growth, technical education and awareness. Women's participation in economic activities is increasing. When women enter in to various entrepreneurial activities such as pickle preparation, running beauty parlors etc they often face lack of access to credit and face lot of are women entrepreneurship. Every Indian house wife is an entrepreneur in her true spirit. The role as manager of the house can be related to the basic management techniques used in the business world of a small enterprise. The general observation of several studies reveals that two factors influence the women entrepreneurship in India.

Pull factors- This implies the factors, which encourage women to become entrepreneurs. They include desire to do something new in life, need for independence,

availability of finance concessions and subsidies Push factors- Push factors are those which compel women to become entrepreneurs. They include e financial difficulties, responsibility in the family, unfortunate family circumstances like death of the husband or father, divorce, etc. However, the influence of this factor on women in becoming entrepreneur is lower than the former factors. The problems faced by women entrepreneurs identified by various studies are:

i) Socio-personal problems like resistances from family at the time of starting enterprise, dual duties (stress), indifferent attitude of society, non cooperation of family members etc

ii) Problems relating to the government assistance like Harassment in the government departments, large amount of paper formalities, ignorance of law and procedures and discriminations with women entrepreneurs.

iii) Financial problems like Insufficient financial assistance, problem of security and margin money, tight repayment schedule and lack of traditional financial assistance.

iv) Production problems like non availability of raw materials, lack of technical assistance, inadequate machine tools, power problems and other infrastructural problems.

v) Marketing problems like competition, availability of substitute goods, long distance of market, lack of information on changing markets, delay payments and in adequate publicity.

The saying '*entrepreneurs are born and not made'* has little sense today considering the entrepreneurial environment; women's activities are very interesting as they offer a great source of knowledge and innovation. For example: there is no single type of female micro-entrepreneur, they differ in social background, educational level, experience and age. Another interesting factor is their strong social coherence that allows them to maintain strong communications-channels at all levels. One important element, and perhaps the only characteristic that men will never have, is the possibility to transfer "motherhood skills" to job. These include fostering of other people's development through guiding, monitoring, and sharing information. Women are experienced in balancing claims, in organizing and pacing, and in handling difficulties.

In general terms, female-led micro-enterprises tend to be associated with activities that provide part-time employment. They are small in size and have loose, informal structures, require very little start-up capital, and little or no formal education. On the other hand, many women entrepreneurs in the developing world remain illiterate and live in poor rural communities. When we review, literature it can be noticed that businesswomen in developing countries show the following general characteristics:

- They are concentrated in market sectors that have low barriers to entry and low levels of outside communication (transfer to other markets).
- They focus on trade, services, and light manufacturing activities.
- Their businesses are smaller than others, employing less than five employees.
- The owners have relatively little previous working experience.
- They use traditional technologies.
- Most employees are family-related
- They are often home based.
- Business growth strategies are affected by household responsibilities. Business growth strategies are affected by household responsibilities
- Owners tend to have lower levels of education and literacy.

Women start their enterprises with less professional work experience and knowledge of their sector than their male counterparts.

STATEMENT OF RESEARCH PROBLEM

In the modern knowledge based economy, human capital formation is considered as the most important requirement. Human capital formation indicated by Human Resource Development results mainly from education, health and such other social infrastructures. Impact of improved social welfare, social infrastructure is determine in terms of its impact on human potential, which is referred as ‘empowerment’. In developing countries as in case of developed countries several efforts were made for human empowerment. However, they policies, strategies and approaches vary from developed to developing countries. In India through five year plans several programmes with huge allocation, were attempted for human resource development Human resource development approaches of the government is different from that of corporate sector. Government progamme for human resource development keeping weaker sections of the society as target has the responsibility of providing various services to empower the

ignored sections of the society. In this regard, the most recognized is women empowerment. In case of women empowerment, efforts were made to bring them to main stream of economy by empowering them to participate more productively.

The major question here is what is rate of impact of all these programmes? How empowerments take place? What are the different components of empowerment? What is economic empowerment how it varies between rural and urban situations? Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

Review of the literature on women empowerment in general or economic empowerment of women indicates that their contribution to the economy is invisible. Their work is in the economy is not accounted. However, they contribute significantly for the economic development. Ignorance of their contribution is more in the backward situation especially in rural areas. Efforts were made to empower women through various planned programmes. In the recent years, SHGs movement with micro finance activities mobilized backward women to come forward. In this situation, the major questions arise are,

1. Whether SHG movement has positive impact on women's economic status?
2. To what extent micro finance activities empower women economically?
3. How efficient rural women are to organized micro finance activities in the grass root level.

OBJECTIVES OF THE RESEARCH

This study makes an attempt to study the role played by SHGs in empowering women economically both in rural and urban areas in Dakshina- Kannada district and its impact on them. This study also aims at showing differences in the impact level of these SHGs on women in rural and urban areas. The **specific objectives** of the research are

1. To analyze the nature of economic empowerment of women. And to compare the rural urban cases.
2. To evaluate the changes in economic status of women after getting in to micro finance activities through SHGs.

3. To diagnose the role of women in the SHGs activities and to assess their impact.
4. To probe in to the three aspect of the empowerment –personal, social and economic empowerment of women.
5. To compare the nature of women empowerment process across rural and urban areas.

HYPOTHESES

H_1: Micro finance activities with self help group movement resulted in rural women empowerment

H_2: Urban women are more empowered than rural women

METHODOLOGY

It is stupendous task to measure the 'empowerment' resulted from any programme, as discussed earlier empowerment can be viewed from personal, social and economical dimensions. Accordingly, an attempt is made in this research to analyze personal, social and economical dimensions of women empowerment resulted from micro finance activities through SHGs approach. The study undertaken in the Dakshina Kannada district of Karnataka State in India for an in-depth analysis of issues related to women empowerment. To investigate the above objectives and verify the hypothesis's at field level, the study is based on primary data which is supported by other analytical and empirical studies concerning the topic.

To collect primary data by organizing field survey among the members of SHGs, three stages random sampling technique is used. In the first stage out of five taluks of the district, two sampled taluks were selected they are Mangalore and Bantwal. It is assumed that Mangalore being developed represent urban and Bantwal being more rural in nature represent rural areas. Further, among the five taluks they are the two taluks where SHGs are more (all types of SHGs, Government, NGOs and Others) are more active. In the second stage, from each sampled taluks, sampled women members of SHGs were selected at random. Here care is taken to see that SHGs from Mangalore represents more urban and sampled SHGs from Bantwal represents rural. In the third stage, from each sampled SHG, Sampled members were selected in 40 to 50 per cent range i.e. 5 in number so a total of 300 members were selected representing equally rural and urban (rural150 and urban 150). This method of sampling is used to avoid dilution (error) by

taking 300 sampling random from study area, as it constitute a more insignificant proportion.

The study is based on comprehensive field survey. The researcher initially conducted a pilot study to have a feel of the field with tentative questionnaires to examine the feasibility, accuracy, capability and completeness of data, based on pre test; modifications were made in final questionnaire. Interview method is widely used to collect the detailed information for the study (300 women both from urban and rural areas are interviewed) where ever necessary observation method also adopted To get good cooperation from the respondents and to know their condition the researcher built rapport with them by attending some of the regular weekly meetings conducted by SHGs in most of the selected areas and then researcher approached with questionnaire to interview them(given in the Appendix), which was developed based on the objectives of the study. The interview schedule was personally administered to 300 respondents after having built good rapport with them. In order to understand their socio-economic conditions and t0 elicit certain information which was difficult to get from the respondents by asking questions, the observation method was adopted.

Apart from primary data, the researcher gathered relevant data from various sources such books, journals, reports published by the government of India and Karnataka, financial institution, articles, dailies and internet publications.

The collected data from both the primary and secondary sources is compiled and presented in the form of tables making the presentation of the study impressive. Thus, both empirical and analytical methods have been used as methodological techniques. Empowerment among women members of the SHGs were analyzed in three dimensions; Personal empowerment, Social empowerment and Economic empowerment. Appropriate parameters of these empowerments were identified and measured

Tools of analysis

To capture the empowerment of women as an impact of microfinance activities through SHGs Likert five point range technique is used and later to determine the various components of empowerment and to compare the rural and urban cases index number is used. A Likert scale is a psychometric scale commonly involved in research analysing qualitative parameters that employs questionnaires. It is the most widely used approach to

scaling responses in survey research, such that the term is often used interchangeably with rating scale, or more accurately the Likert-type scale, even though the two are not synonymous. The scale is named after its inventor, psychologist Rensis Likert. (LIKERTS, RENISIS 1932). Likert distinguished between a scale proper, which emerges from collective responses to a set of items (usually eight or more), and the format in which responses are scored along a range. When responding to a Likert questionnaire item, respondents specify their level of agreement or disagreement on a symmetric agrees-disagree scale for a series of statements. Thus, the range captures the intensity of their feelings for a given item, while the results of analysis of multiple items (if the items are developed appropriately) reveals a pattern that has scaled properties of the kind Likert identified.

Likert (1932) proposed a summated scale for the assessment of survey respondent's attitudes. Individual items in Likert's sample scale had five response alternatives: Strongly approve, Approve, Undecided, Disapprove, and strongly disapprove. Likert noted that descriptors could be anything -- it is not necessary to have negative and positive responses. He implies that the number of alternatives is also open to manipulation. Indeed, we see contemporary work using many classifications besides the traditional five point classifications; some researchers use an even number of categories, deleting the neutral response. Likert scaling presumes the existence of an underlying (or latent or natural) continuous variable whose value characterizes the respondents' attitudes and opinions. If it were possible to measure the latent variable directly, the measurement scale would be, at best, an interval scale.

A psychometric response scale primarily used in questionnaires to obtain participants preferences or degree of agreement with a statement or set of statements. Likert scales are an on-comparative scaling technique and are one-dimensional (only measure a single trait) in nature. Respondents are asked to indicate their level of agreement with a given statement by way of an ordinal scale.

Variations*:* Most commonly seen as a 5-point scale ranging from "Strongly Disagree" on one end to "Strongly Agree" on the other with "Neither Agree nor Disagree" in the middle; however, some practitioners advocate the use of 7 and 9-point scales which add

additional granularity. Sometimes, 4-point (or other even-numbered) scale is used to produce an impassive (forced choice) measure, where no indifferent option is available. Each level on the scale is assigned a numeric value or coding, usually starting at 1 and incremented by one for each level.

Opinion survey of the member respondents on various parameters of empowerments were collected in a range of four level score. ('Very much', 'much', 'somewhat', and 'not at all').

The corresponding scores were multiplied by the number of respondents and average scores of each parameter were computed separately for rural and urban cases using the following formula**.**

$$\frac{X_1S_1+X_2S_2+X_3S_3+X_4S_4}{X}$$

Using **index number** technique attempt is made to construct empowerment index. It is attempted to construct weighted empowerment index for the sample women beneficiaries of SHGs on the basis of the scores assigned for personal, social and economic empowerment variables discussed above. According to weightage assigned by the sample member's economic empowerment (W1), Personal empowerment (W2) and social empowerment (W3) comes in order. Accordingly weightages are assigned 3, 2, 1 and economic empowerment, personal empowerment index and social empowerment index are constructed

After finding the percentage of these scores, empowerment index is constructed using the weightage assigned by the sample women, Economic empowerment (W1), personal empowerment (W2) and social empowerment (W3) scores.

Study Area

The present study is conducted in Dakshina Kannada district covering Mangalore city and Bantwal taluk. The selection of Dakshina Kannada district is justified on the grounds that economic, social and educational condition of women is comparatively better than any other district in the state. It is also supposed to be first district too to highlight the concern for women education & empowerment.

LIMITATION AND SCOPE

This study is confined to 300 members of the SHGs i.e. is 150 from rural areas, and 150 members from urban areas only. Self help groups and their members who are working in this region only were taken for study to analyze the working of SHGs and their impact on women empowerment. The study was also carried out to compare the level of difference in economic empowerment between rural and urban women. The findings of the present study can be made use of, to provide the implementation of government schemes for women empowerment and may serve as basis for further studied related to economic empowerment of women.

MAJOR FINDINGS OF THE STUDY

After 2000 empowerment through SHGs micro finance activities is one of the important component of development programmes in Dakshina Kannada district. Out of 4, 01,136 SHGs in Karnataka state, 46,897 groups (16.70 per cent) belong to Dakshina Kannada district (SHGs Bank Linkage Programme in Karnataka).In this district both Government and Non government SHGs are justifying their presence in the economic development of the region on the basis of their achievement in empowerment of women. In addition to the organizational style of SHGs, present study has measured women empowerment in terms of personal, social, economical and organizational aspect.

Organizational aspect

Organization of women in SHGs is an important strategy followed by both government and non government organization, SHGs organizes women in to groups in order to deliver the services. The present study found no uniformity in the members of the SHGs, except in case of government run SHGs where maximum number could not exceed 20 members

Position in the group is on rotation basis; the management structure varies among the SHGs promoted by the different facilitators and includes a set of office bearers. The group elects the office bearer once in a year, in general there are three types of office bearers in every group, and they are president, secretary and treasurer.

To record the various activities of the group and also meeting proceedings normally they maintain following books, member registration book, attendance book, individual pass book, group saving and account book, minute book and SGSY card.

It is also noticed that few women members dropped out of SHGs due to the following reasons, the most important reason is marriage ,secondly when they find some body else is leaving the group they also felt insecure and left the group thinking that very soon group will close. Some of them also told that when one of their group members did not repay the loan and ran away they were forced to pay her dues so they left the group. Only few respondents told that they left the group on their own because they found it difficult to attend meetings of the group because now they are employed in some other jobs but still they are interested in the activities of SHGs.

Personal aspects of Empowerment

The important indicators used to understand different components personal aspects like self confidence, social image, leadership quality, self awareness, skill development problem solving capacity, positive attitude, communication skill, negotiating power and risk taking ability.

It is found that 80.0 per cent in rural and 87.0 per cent of the respondents in urban area experienced increased self confidence. Around 99.0 per cent in rural areas, and 87.0 per cent of the respondents in urban areas experienced increased self image, 77.0 per cent in rural and 93.0 per cent in urban areas respondents have improved their leadership qualities after joining SHGs.86.7 per cent in rural, 93.3 per cent respondents said that SHGs have increased their self awareness. 33.0 per cent respondents in rural and 66.7 per cent in urban areas said that SHGs have helped them to develop their skill through their various progarmmes.33.0 per cent in rural, 66.7 per cent respondents in urban areas have developed problem solving abilities after joining SHGs. Around 99.9 per cent in rural, 80.0 per cent in urban areas of respondents have found increased in their positive attitude33.3 percent in rural,66.7 per cent in urban areas respondents experienced improvement in their communication due to SHGs. Around 53.3 per cent in rural,80 percent in urban areas respondents have experienced increased negotiation power but less than 10.0 per cent in rural, 5.0 per cent of the respondents in urban areas have experienced increased in their risk taking abilities.

Social aspect of empowerment

Women have also experienced improved status and gender relation after joining SHGs. The present study used indicators like respect in family, recognition in society,

ability to run family, participation in public programmes, social awareness, social mobility, decision making, social respect, risk taking ability and entrepreneurial ability to measure social empowerment.

It is found that 13.3 per cent respondents in rural, 20.0 per cent in urban areas felt increased respect in the family after joining the SHGs. 53.3 per cent in rural, 19.96 per cent in urban areas of the respondents gained social recognition due to SHGs.56.0 per cent in rural areas, 26.0 per cent urban respondents have got the ability to run the family on their own.53.3 per cent of rural, 33.3 per cent of urban respondents told that SHGs have increased their participation in public programmes.46.7 per cent of rural, 13.0 per cent of urban respondents experienced increased social awareness.86.7 per cent in rural, 53.0 per cent in urban areas of the respondents gained social mobility due to SHGs, around 20.0 per cent in rural, 26.7 per cent in urban areas respondents said that now they can take their decision on their own, As for social respect is concerned the study found only 10.0 per cent in rural, 20.0 per cent respondents in urban areas have experienced increased in their social respect after joining SHGs. Around 10.0 per cent in rural, and 8.0 per cent in urban areas respondents experienced increase in risk taking ability and 27.3 per cent in rural, and 23.3 per cent in urban areas respondents have experienced improvement in their entrepreneurial ability.

Economic aspect of empowerment

. The important indicators of economic empowerment used in this study are income, savings, landholding, house ownership, jewels, consumer goods, occupation, expenditure on food and non food items. Income is an important indicator of economic empowerment.

In rural areas 60.0 per cent of the respondents says that after joining SHGs their income have improved much, 40.0 per cent of the respondents in urban areas said it has improved their income.20 per cent of the respondents in rural, 10.0 per cent in urban areas have experienced improved consumption. 86.7 per cent in rural, 93.3 per cent urban respondents said that they learnt savings only after joining SHGs. 13.7 per cent in rural, 26.7 per cent in urban of the respondents have experienced economic decision ability, 20.0 per cent in rural and 30.0 per cent in urban areas the respondents found investment change, 6.7 per cent in rural, 3.3 per cent in urban areas respondents have experienced

improved ability to manage economic activities, just 10.0 per cent of the respondents in rural, and 5.3 per cent in urban areas found their employment ability improvement after joining SHGs, 46.7 per cent in rural, 20.0 per cent in urban areas of the respondents found improvement in their asset position, around 86.7 per cent in rural, 73.3 per cent of the respondents in urban areas have experienced improvement in their standard of living and 46.7 per cent rural and 53.3 per cent urban respondents experienced increased sense of economic security after joining SHGs.

Finally, based on the principle of the index numbers empowerment index is constructed both for rural and urban area. The perceptional scores for various indicators of personal empowerment, social empowerment, and economic empowerment are converted in to a common base of 100 by taking the percentage. According to the weightage assigned by the sample women members, economic empowerment (W1) multiplied by 3, personal empowerment (W2) multiplied by 2 and social empowerment (W3) multiplied by 1, such constructed index numbers separately for rural and urban cases were compared. The results show that the economic empowerment (R-46.35 and U-29.58) and social empowerment (R-21.03 and U-16.58) are slightly better in rural area. Whereas, personal empowerment (R-56.56 and U-33.16) is slightly better in urban area. However, the women empowerment among the SHGs members is seen slightly better in rural area compared to urban area (R- 38.86 and U- 34.58 scores)

General findings

The present study found that micro finance activities with self help movement experienced women empowerment both in rural and urban areas.

- Compared to urban areas SHGs and their impact on women is found very strong in rural areas, all the indicators used to measure economic empowerment, show this point oblivious.
- In rural areas awareness about the various SHGs is more and in fact every women is member of one or the other SHG, Whereas in urban areas a major portion of women living below the poverty line do not know the existence of such agencies, either because of their ignorance or lack of motivation by the staff of SHGs.

- Economic condition of women in rural areas found to be better than their counterparts in urban areas, because in rural areas poor women are working at a time in multiple jobs in addition to the beedi rolling and agriculture but in urban areas majority of poor women are engaged in beedi rolling and very few are engaged in other activities because of that they earn less income.
- Another important finding of the present study is that asset holding in the form of gold, land and houses also is very less among urban women because of high cost of living in city compared to rural areas.
- The study reveals that the respondents had experienced great relief from the burden of debt from money lenders but not completely liberated from debt as they continued to borrow money from different SHGs at the same time.
- In the absences of income generating activities among majority of the respondents, the standard of living continued to be low.
- Very few respondents have taken loan for productive purpose, so it is necessary to sensitize the members about the productive use of loan so that economic empowerment can be achieved.
- There is a sizable section of the women that is left out of the whole SHG movement precisely because thrift is the passport to the entry in to SHGs and they do not posses.
- SHGs run by the NGOs are performing better than SHGs run by the Government.
- The researcher found that women in rural areas are more active and involved in the SHG movement, compared to urban women who shown very limited interest in such movement.
- SHGs are awareness among women and are successful in developing their communication skill, leadership quality and also general knowledge and created a lot of self confidence among poor women and led to their personality development.
- Very interesting finding of the present study is that women both in rural and urban areas are getting good support from their families' particular from the male members.

CHAPTERISATION

The present study titled **"Economic empowerment of women in rural & urban areas: a comparative study in Dakshina Kannada district"** is coordinated in seven Chapters as detailed below.

CHAPTER - I : **"INTRODUCTION"** presents an overview of the subject clearly detailing the conceptual framework, need for the present study, research questions, objectives, and hypotheses.

CHAPTER - II : **"THEORETICAL FOUNDATION AND REVIEW OF LITERATURE"** outlines a thumb-nail sketch of theoretical foundation of economics of women empowerment, provides a detailed review of earlier research studies conducted in this field.

CHAPTER-III : **"WOMEN EMPOWERMENT PROGRAMMES IN INDIA"** provides an overview of national Programmes of women empowerment by governments.

CHAPTER-IV : **"PROFILE OF THE STUDY AREA AND SAMPLE DESCRIPTION"** provides the profile of study area, sample women respondents.

CHAPTER-V : **"WOMEN EMPWERMENT"** provides discussion on women empowerment in the study area analyzing the results of the study

CHAPTER-VI : **A COMPARISON OF CONDITIONS OF WOMEN IN RURAL AND URBAN AREAS**

CHAPTER-VII : **"SUMMARY AND CONCLUSION"** presents a summary of the major results and discussions and finally, the Chapter concludes by providing the directions for further research in this field of study.

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